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D. J. Promani
(D. J. Promani)

TO: FDIC

RE: THE WAL-MART ILC APPLICATION

2005 SEP 26 AM 11 58

TO WHOM IT MAY CONCERN:

I am writing to ask that you NOT allow or approve the application for deposit insurance for a "Wal-Mart" Bank.

I have lived in small communities all of my life and have seen what the "Wal-Mart" businesses have done to the small community grocery stores, pharmacies and hardware stores; they are gone! Now they want to do the same to the community banks! If what has already taken place isn't bad enough, it is very scary to think of the concentration of economic power that Wal-Mart could have.

By mixing Banking and Commerce, how could a Wal-Mart Bank be "impartial" in credit decisions and not have conflicts of interest. Are they going to give equal treatment to small businesses that compete with Wal-Mart and favor Wal-Mart suppliers in credit decisions? Will they require Wal-Mart suppliers to bank with Wal-Mart?

I believe I speak for many others in opposing the Wal-Mart ILC application. I do not want to pledge allegiance to the United States of "Wal-Mart".

Sincerely,

Pamela S. Shaffer

Pamela S. Shaffer
A concerned citizen
and community banker